WHAT IS CLAIMED IS:

1. A method of accumulating a payment and processing a disbursement comprising the steps, performed by a processor, of:

initiating the payment with disbursement information from a payor to a payee through a collector;

transferring to an accumulator agency the payment and the disbursement information from the collector;

processing from the agency the payment as a debit transaction; and processing from the agency the disbursement information as an addendum transaction.

- 3. The method of claim 1, wherein the step of processing the payment occurs by electronic funds transfer (EFT).
- 4. The method of claim 1, wherein the step of processing the disbursement information occurs by electronic data interchange (EDI).
- 5. A system for accumulating a payment and processing a disbursement comprising:
 an initiating component configured to initiate the payment with disbursement information from a payor to a payee through a collector;

a transferring component configured to transfer to an accumulator agency the payment and the disbursement information from the collector;

a payment processing component configured to process from the agency the payment as a debit transaction; and

a disbursement processing component configured to process from the agency the disbursement information as an addendum transaction.

- 6. The system of claim 5, wherein the transferring component occurs by financial electronic data interchange (FEDI).
- 7. The system of claim 5, wherein the payment processing component occurs by electronic funds transfer (EFT).
- S. The system of claim 5, wherein the disbursement processing component occurs by electronic data interchange (EDI).
 - 9. A computer program product comprising:

a computer usable medium having computer readable code embodied therein for accumulating a payment and processing a disbursement, the computer usable medium comprising:

an initiation module configured to initiate a payment with disbursement information from a payor to a payee through a collector;

a transfer module configured to transfer to an accumulator agency the payment and the disbursement information from the collector;

a payment module configured to process from the agency the payment as a debit transaction;

a disbursement module configured to process from the agency the disbursement information as an addendum transaction.

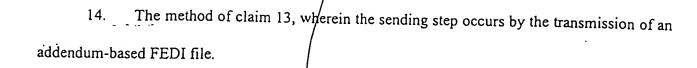
- 10. The computer program product of claim 9, wherein the transfer module occurs by financial electronic data interchange (FEDI).
- _____11. The computer program product of claim 9, wherein the payment module occurs by electronic funds transfer (EFT).
- 12. The computer program product of claim 9, wherein the disbursement module occurs by electronic data interchange (EDI).
 - 13. A method of processing a payment comprising the steps, performed by a processor, of: receiving payment information at a collector; sending the payment information from the collector to an accumulator agency;

receiving at the accumulator agency payment information from the collector regarding the payment; and

initiating by the accumulator agency the payment as a debit transaction.

clearing house (ACH).

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- 15. The method of claim 13, wherein the initiating step occurs by an EFT transaction.
- 16. The method of claim 13, wherein the initiating step occurs by an FEDI transaction.
- 17. The method of claim 13 wherein the initiating step occurs through an accumulator agency's bank.
 - __18. The method of claim 17, further comprising the step of:

 executing the debit transaction from the accumulator agency's bank through an automated
 - 19. The method of 18, further comprising the step of: processing the debit transaction from the ACH to a collector's bank.

The method of claim 17, further comprising the step of:

dispatching a credit reflecting the payment from the ACH to an intermediary's bank for the benefit of an intermediary.

21. A system for processing a payment comprising:

a first receiving component configured to receive payment information at a collector;

a sending component configured to send the payment information from the collector to an accumulator agency;

a second receiving component configured to receive at the accumulator agency payment information from the collector regarding the payment; and

an initiating component configured to initiate by the accumulator agency the payment as a debit transaction.

- 22. The system of claim 21, wherein the sending component occurs by the transmission of an addendum-based FEDI file.
- 23. The system of claim 21, wherein the initiating component occurs by an EFT transaction.
- 24. The system of claim 21, wherein the initiating component occurs by an FEDI transaction.
- 25. The system of claim 21, wherein the initiating component occurs through an accumulator agency's bank.

26. The system of claim 25, further comprising:

an executing component configured to execute the debit transaction from the accumulator agency's bank through an automated clearing house (ACH).

- 27. The system of 26, further comprising:
- a processing component configured to process the debit transaction from the ACH to a collector's bank.
 - 28. The system of claim 45, further comprising:
- a dispatching component configured to dispatch a credit reflecting the payment from the ACH to an intermediary's bank for the benefit of an intermediary.
 - 29. A computer program product comprising:
- a computer usable medium having computer readable code embodied therein for processing a payment, the computer usable medium comprising:
 - a first receiving module configured to receive payment information at a collector;
- a sending module configured to send the payment information from the collector to an accumulator agency;
- a second receiving module configured to receive at the accumulator agency payment information from the collector regarding the payment; and

an initiating module configured to initiate by the accumulator agency the payment as a debit transaction.

30. A method of processing a disbursement comprising the steps, performed by a processor, of:

transmitting by an accumulator agency disbursement information to an intermediary;
receiving at the accumulator agency disbursement transaction information from the intermediary regarding authorization for the disbursement as an addendum transaction; and executing the disbursement to a recipient.

- 31. The method of claim 30, wherein the transmitting step occurs by an addendum-based EDI transaction.
- The method of claim 30, wherein the executing step includes the substep of paying the recipient via one of paper check, direct deposit, and debit deposit.
 - 33. The method of claim 30, further comprising the step of: issuing an invoice for the disbursement.
 - 34. A system for processing a disbursement, comprising:
- a transmitting component configured to transmit by an accumulator agency disbursement information to an intermediary;
- a receiving component configured to receive at the accumulator agency disbursement transaction information from the intermediary regarding authorization for the disbursement as an addendum transaction; and

an executing component configured to execute the disbursement to a recipient.

- 35. The system of claim 34, wherein the transmitting component occurs by an addendum-based EDI transaction.
- 36. The system of claim 34 wherein the executing component further includes a paying component configured to pay the recipient via one of paper check, direct deposit, and debit deposit.
- 37. The system of claim 34, further comprising an issuing component configured to issue an invoice for the disbursement.
 - 38. A computer program product comprising:

a computer usable medium having computer readable code embodied therein for processing a disbursement, the computer usable medium comprising:

a transmitting module configured to transmit by an accumulator agency disbursement information to an intermediary;

a receiving module configured to receive at the accumulator agency disbursement transaction information from the intermediary regarding authorization for the disbursement as an addendum transaction; and

an executing module configured to execute the disbursement to a recipient.

39. A method of accumulating a payment and processing a disbursement comprising the steps, performed by a processor, of:

instituting the payment with disbursement information from an employee to a recipient through an employer;

transferring to an accumulator agency the payment and the disbursement information from the employer;

initiating by the accumulator agency the payment through a bank as a debit transaction; transmitting by the accumulator agency the disbursement to a state as a first addendum transaction;

receiving at the accumulator agency disbursement transaction information from the state regarding the disbursement to the recipient as a second addendum transaction; and executing by the accumulator agency the disbursement to the recipient.

- 40. The method of claim 39, further comprising the step of: issuing an invoice for the disbursement to the recipient.
- 41. The method of claim 39, wherein the payment is a child support payment.
- 42. The method of claim 39, wherein the payment is an alimony payment.
- 43. The method of claim 39, wherein the payment is a payment on a judgment.

- 44. The method of claim 39, wherein the payment is a payment on an attachment.
- 45. The method of claim 39, wherein the employee is a noncustodial parent.
- 46. The method of claim 39, wherein the recipient is a custodial parent.
- 47. The method of claim 39 wherein the executing step further includes the substep of paying the recipient via one of paper check, direct deposit, and debit deposit.
 - 48. A system for accumulating a payment and processing a disbursement comprising:

an instituting component configured to institute the payment with disbursement information from an employee to a recipient through an employer;

a first transferring component donfigured to transfer to an accumulator agency the payment and the disbursement information from the employer;

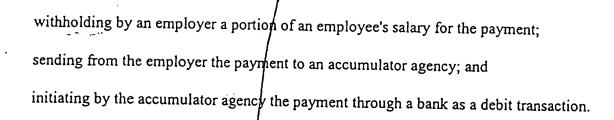
an initiating component configured to initiate by the accumulator agency the payment through a bank as a debit transaction;

a second transmitting component configured to transmit by the accumulator agency the disbursement to a state as a first addendum transaction;

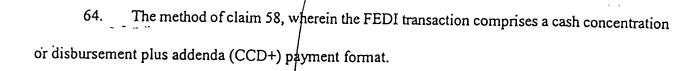
a receiving component configured to receive at the accumulator agency disbursement transaction information from the state regarding the disbursement to the recipient as a second addendum transaction; and

an executing component configured to execute by the accumulator agency the disbursement to the recipient.

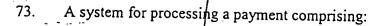
- 49. The system of claim 48, further comprising:
 an issuing component configured to issue an invoice for the disbursement to the recipient.
- 50. The system of claim 48, wherein the payment is a child support payment.
- 51. The system of claim 48 wherein the payment is an alimony payment.
- 52. The system of claim 48, wherein the payment is a payment on a judgment.
- 53. The system of claim 48, wherein the payment is a payment on an attachment.
- 54. The system of claim \$48, wherein the employee is a noncustodial parent.
- 55. The system of claim 48, wherein the recipient is a custodial parent.
- 56. The system of claim 48, wherein the executing component further includes a paying component configured to pay the recipient via one of paper check, direct deposit, and debit deposit.
 - 57. A method of processing a payment comprising the steps, performed by a processor, of:



- 58. The method of claim 57, wherein the sending step occurs by an addendum-based FEDI transaction.
- 59. The method of claim 57, wherein the initiating step occurs by a debit-based EFT transaction.
- 60. The method of claim 57, wherein the initiating step occurs by an addendum-based FEDI transaction.
 - 61. The method of claim 57, further comprising the step of: executing the payment from the bank through an ACH as a second debit transaction.
 - 62. The method of claim 61, further comprising the step of:
 processing the payment from the ACH to an employer's bank as a third debit transaction.
- 63. The method of claim 61, further comprising the step of:
 dispatching a credit reflecting the payment from the ACH to an intermediary's bank for the benefit of an intermediary.



- 65. The method of claim 58, wherein the FEDI transaction comprises a corporate trade exchange (CTX) payment format.
 - 66. The method of claim 57, wherein the payment is a child support payment.
 - 67. The method of claim 57, wherein the payment is an alimony payment.
 - _68. The method of claim 57, wherein the payment is a payment on a judgment.
 - 69. The method of claim 57 wherein the payment is a payment on an attachment.
 - 70. The method of claim 57, wherein the employee is a noncustodial parent.
 - 71. The method of claim $5\frac{1}{7}$, wherein the recipient is a custodial parent.
 - 72. The method of claim \$3, wherein the intermediary is a state.



a withholding component configured to withhold by an employer a portion of an employee's salary for the payment;

a sending component configured to send from the employer the payment to an accumulator agency; and

an initiating component configured to initiate by the accumulator agency the payment through a bank as a debit transaction.

- 74. The system of claim 73, wherein the sending component occurs by an addendum-based FEDI transaction.
- 75. The system of claim 73, wherein the initiating component occurs by a debit-based EFT transaction.
- 76. The system of claim 73, wherein the initiating component occurs by an addendum-based FEDI transaction.
 - 77. The system of claim 73, further comprising:

an executing component configured to execute the payment from the bank through an ACH as a second debit transaction.

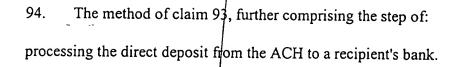
- 78. The system of claim 77, further comprising:
- a processing component configured to process the payment from the ACH to an employer's bank as a third debit transaction.
 - 79. The system of claim 77, further comprising:
- a dispatching component configured to dispatch a credit reflecting the payment from the ACH to an intermediary's bank for the benefit of an intermediary.
- 80. The system of claim 74, wherein the FEDI transaction comprises a cash concentration or disbursement plus addenda (CCD+) payment format.
- 81. The system of claim 74, wherein the FEDI transaction comprises a corporate trade exchange (CTX) payment format.
 - 82. The system of claim 73, wherein the payment is a child support payment.
 - 83. The system of claim 73, wherein the payment is an alimony payment.
 - 84. The system of claim 73, wherein the payment is a payment on a judgment.
 - 85. The system of claim 73, wherein the payment is a payment on an attachment.

- 86. The system of claim 73, wherein the employee is a noncustodial parent.
- 87. The system of claim 73, wherein the recipient is a custodial parent.
- 88. The system of claim 79, wherein the intermediary is a state.
- 89. A method of processing a disbursement comprising the steps, performed by a processor, of:

receiving at an accumulator agency disbursement transaction information from an intermediary regarding the disbursement as an addendum transaction; and

executing the disbursement to a recibient.

- 90. The method of claim 89, wherein the receiving step occurs by an EDI transaction.
- 91. The method of claim 89, wherein the receiving step further includes the substep of paying the recipient via one of paper check, direct deposit, and debit deposit.
 - 92. The method of claim 91, further comprising the step of: initiating by the accumulator agency the direct deposit through a bank.
 - 93. The method of claim 92, further comprising the step of: executing the direct deposit from the bank through an ACH.



- 95. The method of claim 94, further comprising the step of:
 dispatching a credit reflecting the direct deposit from the ACH to the recipient's bank for the benefit of the recipient.
 - 96. The method of claim 91, further comprising the step of: initiating by the accumulator agency the debit deposit through a bank.
 - 97. The method of claim 96, further comprising the step of: establishing by the accumulator agency the debit deposit at the accumulator agency's bank.
 - 98. The method of claim 96, further comprising the step of: establishing by the accumulator agency the debit deposit at the intermediary's bank.
 - 99. The method of claim 91, further comprising the step of: initiating by the accumulator agency the debit deposit through the accumulator agency.
 - 100. The method of claim 91, further comprising the step of: establishing by the accumulator agency the debit deposit at a bank of the recipient's choice.

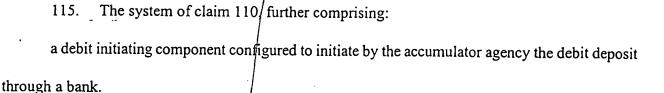
- 101. The method of claim 89, wherein the disbursement is a child support disbursement.
- 102. The method of claim 89, wherein the disbursement is an alimony disbursement.
- 103. The method of claim 89, wherein the disbursement is a disbursement based on a judgment.
- 104. The method of claim 89, wherein the disbursement is a disbursement based on an attachment.
 - 105. The method of claim 89, wherein the recipient is a custodial parent.
 - 106. The method of claim 89, wherein the intermediary is a state.
 - 107. The method of claim 89, further comprising the step of: transmitting an invoice for the disbursement to the recipient.
 - 108. A system for processing a disbursement comprising:
- a receiving component configured to receive at an accumulator agency disbursement transaction information from an intermediary regarding the disbursement as an addendum transaction; and

an executing component configured to execute the disbursement to a recipient.

- 109. The system of claim 108, wherein the receiving component occurs by an EDI transaction.
- 110. The system of claim 109, wherein the receiving component further includes a paying component configured to pay the recipient via one of paper check, direct deposit, and debit deposit.
 - 111. The system of claim 1/10, further comprising:
- a deposit initiating component configured to initiate by the accumulator agency the direct deposit through a bank.
 - 112. The system of claim 111, further comprising:

a deposit executing component configured to execute the direct deposit from the bank through an ACH.

- 113. The system of claim 112, further comprising:
- a deposit processing component configured to process the direct deposit from the ACH to a recipient's bank.
 - 114. The system of claim 113, further comprising:
- a deposit dispatching component configured to dispatch a credit reflecting the direct deposit from the ACH to the recipient's bank for the benefit of the recipient.



116. The system of claim 115, further comprising:

a debit establishing component configured to establish by the accumulator agency the debit deposit at the accumulator agency's bank.

117. The system of claim 115, further comprising:

an intermediary establishing component configured to establish by the accumulator agency the debit deposit at the intermediary's bank.

118. The system of claim 110, further comprising:

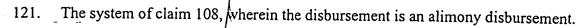
a direct initiating component configured to initiate by the accumulator agency the debit deposit through the accumulator agency.

119. The system of claim 110, further comprising:

a choice establishing component configured to establish by the accumulator agency the debit deposit at a bank of the recipient's choice.

120. The system of claim 108, wherein the disbursement is a child support payment.





- 122. The system of claim 108, wherein the disbursement is a disbursement based on a judgment.
- 123. The system of claim 108, wherein the disbursement is a disbursement based on an attachment.
 - 124. The system of claim 108, wherein the recipient is a custodial parent.
 - 125. The system of claim 108, wherein the intermediary is a state.
 - 126. The system of claim 108, further comprising:

a transmitting component configured to transmit an invoice for the disbursement to the recipient.

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